



NEWSLETTER

NORTH CAROLINA DISTRICT OFFICE

March 2007

Women's History Month

Throughout our history, the vision and determination of women have strengthened and transformed America. As we celebrate Women's History Month, we recognize the vital contributions women have made to our country.

The strong leadership of extraordinary women has altered our Nation's history. Sojourner Truth, Alice Stone Blackwell, and Julia Ward Howe opened doors for future generations of women by advancing the cause of women's voting rights and helping make America a more equitable place. In 1855, Dr. Mary E. Walker became one of the first female physicians in the country. Dr. Walker volunteered her medical services during the Civil War and became the only woman in United States history to receive the Medal of Honor. Vivian Malone Jones stood her ground in the face of a great injustice and helped integrate the University of Alabama, breaking down racial barriers to higher education and becoming the school's first African-American graduate.

Our Nation is a land of great opportunity, and women are seizing that opportunity and shaping the future of America in all walks of life. A record number of women are serving in the halls of Congress, and the number of women-owned businesses continues to grow. The women of our Armed Forces are making a vital contribution to our Nation's security by serving the cause of freedom and peace around the world. And by giving care and guidance, America's mothers are helping to build the foundation for the success of our Nation's children and strengthening the character of our country. This month, we honor the spirit, leadership, and hard work of American women.

Business.gov Website Saves Time and Money

Business.gov, the new one-stop federal compliance Web site for businesses, saves time and money on business operations. The largest percentage of visitors is small businesses and people thinking of starting a business.

The most searched information includes compliance, business law, business library, business licenses and permits, launching a business, and advertising and marketing. The most useful content areas were the federal forms, business library, and business law section.

Small Business Week

Mark your calendar, Small Business Week is April 22 – April 28, 2007. Local events will focus on small business accomplishments, and entrepreneurial successes. More details available soon on www.sba.gov.

IRS Website

Do your clients need assistance with their business taxes? Do they have questions on when, where and how to file? Are they searching for the correct forms?

The IRS has a one stop website for all answers to frequently asked questions: Small Business and Self-Employed One-Stop Resource.

Topics include: Small Business and Self-Employed "Filing Season Central" - a one stop assistance center for filing your business returns. Self-Employed Individuals - the basics on self-employment, filing requirements, and reporting responsibilities for independent contractors. Small Business Forms and Publications. Small Business Tax Workshops and Phone Forums.

For more information go to: www.irs.gov/business/small.

Active Lender Rankings FY 2006 YTD: October 1, 2006 – February 28, 2007

	7(a)		504	504
Lender	Approvals	Gross 7(a) \$'s	Participation Loans	Participation \$'s
Superior Financial Group	122	\$ 1,060,000		
Bank of America	114	\$ 2,919,000	2	\$ 937,500
Capital One Federal Savings	71	\$ 3,705,000		
Business Loan Center	34	\$ 3,279,400		
BB&T	32	\$ 8,246,300	2	\$ 3,022,000
Innovative Bank	27	\$ 405,000		
CIT	26	\$ 12,958,200		
Surrey Bank & Trust	24	\$ 2,566,100		
Wachovia	23	\$ 13,904,400	2	\$ 2,215,500
Bank of Granite	21	\$ 3,403,400		
Self Help Credit Union	16	\$ 913,000		

Certified Development Corps.		
Self-Help Ventures Fund	29	\$ 16,742,000
BEFCO	11	\$ 8,256,000
Centralina Dev.	11	\$ 6,722,000

Reminder: “Small Business Days” Schedule

The North Carolina District Office is offering “Small Business Days” at the following chambers. “Small Business Days” will offer chamber members and other small business owners the opportunity to discuss SBA loan programs with an SBA Marketing and Outreach Specialist. The Chamber will schedule the appointments for the business owners.

Location	Day	Hours	Phone Number
Cary	Third Wednesday	10 a.m.- 2 p.m.	919-467-1016
Charlotte	Fourth Tuesday	9 a.m. - 4 p.m.	704-344-6563
Gastonia	Second Tuesday	9 a.m. - 1 p.m.	704-864-2621
Greensboro	First Tuesday	10 a.m.- 2 p.m.	336-510-1234
Hendersonville	Third Friday	10 a.m.- 2 p.m.	828-692-1413
Hickory	Third Tuesday	10 a.m.- 2 p.m.	828-328-6000 x224
Mooresville	First Thursday	9 a.m. - 2 p.m.	704-664-3898
Salisbury	Fourth Wednesday	9:30 a.m. - 2 p.m.	704-633-4221

Small Business Tools

The SBA and the U.S. Postal Service is offering a new Internet tool for small business owners, designed to deliver business solutions to entrepreneurs.

Delivering Success, an online video-on-demand resource of successful entrepreneurs that will provide small business owners with invaluable information through video interviews that are both accessible and convenient for entrepreneurs.

The Delivering Success video interviews, online at www.sba.gov/deliveringsuccess, chronicle the experiences of successful entrepreneurs from around the country, offering guidance and sharing insight on the road to success. The video interviews provide key information on the ingredients of small business success, including an overview of business basics, resources to help with business plan development, small business friendly financing, business promotion, and planning & research.

Entrepreneurs now have round-the-clock access to the video interviews, which are the ideal start-up tool for budding entrepreneurs and business owners. Other highlights of the Delivering Success video interviews include a business reality check, techniques to take a business to the next level and the top 10 tips to get a business started and keeps it growing.

In addition, The Postal Service has a dedicated portal on its Web site for small business owners. The site offers pricing comparisons for shipping options, shipping tools that include supplies, printing desktop postage, finding the proper ZIP Code, and requesting a free package pickup. For more information, go to: www.USPS.com/smallbiz.

Small Business Loans

Does your client need a small business loan? Does he or she have a start up business and need a loan under \$15,000? Do you know about the CommunityExpress Loan Program? These loans serve women, minorities, veterans and low to moderate income areas. Our training calendar is your source for the workshops in your area.

These workshops offer on the spot loan applications and assistance with the application. Local technical assistance providers are available to answer questions and accept applications.

Have you attended one of these workshops? Check out our web calendar for the workshop in your area. For more information on the CommunityExpress Loan Program and the technical assistance providers go to: www.sba.gov/nc/nc_communityexpressnc.html.

Give Us Your Success Stories

We are looking for borrowers to participate in the SBA's SUCCESS STORY program. Do you know an SBA client that meets the criteria below? Would you like to showcase your organization on our website? The Success Story Database is a listing of small businesses that have received SBA assistance.

This list is used to provide information on these small firms to local and national media. These newspapers, radio and TV stations may use this information for profiles, special interest and other types of stories. The SBA also uses this list to highlight local firms while doing radio and TV interviews.

Success story firms should:

- Be in business for at least 3 years
- Show an increase in the number of employees or growth in revenues
- Provide examples of contributions to the community

Please call Mike Ernandes at 704-344-6588 or e-mail mike.ernandes@sba.gov with the name and contact information of any firms that you think might be interested in increased media opportunities.

Have You Viewed The SBA Training and Events Calendar?

Do your clients need to write a business plan? Learn how to advertise effectively? Need financing to start or expand their businesses? Our training calendar has workshops, classes, events and programs to meet your client's needs. New spring schedules will be starting. Have you surfed over lately?

Training Activities and Events

Let us help you promote your training activities and seminars. We can post them to our website calendar. Four weeks lead-time is required. E-mail updates to april.gonzalez@sba.gov or call (704) 344-6811.

Online Training

The North Carolina District Office offers SBA Programs and Services Training every Friday. From 9 to 10 a.m. and again at 12:30 to 1:30 p.m., an SBA District employee will provide live training through "Ready Talk" software. Your clients can call in and sign into the website for a live PowerPoint presentation.

SBA loan programs, counseling, and government contracting will be highlighted. This can be a useful tool for you to refer to your start-up clients. It can also be a refresher course for you and your fellow counselors.

Go to: www.sba.gov/nc/trainonline.html to register and for more information.

North Carolina Resource Guide

The 2006 resource guide, co-sponsored by Reni Publishing and the SBA, is available online for you and your client. Go to: www.reni.net/guides and click on North Carolina.

Quote of the Month

Don't limit yourself. Many people limit themselves to what they think they can do. You can go as far as your mind lets you. What you believe, remember, you can achieve.

- Mary Kay Ash

Women's History Month

